

HIGHLIGHTS

- Extensive audit and compliance expertise in the application of Generally Accepted Accounting Principles (GAAP) and federal banking laws, rules, and regulations.
- Considerable experience in the review, analysis, and evaluation of Internal Controls.
- Effective in the presentation and explanation of Audit and Compliance exceptions to Directors, Senior Management, and various institution Committees.
- Expert witness and Forensic Accountant.
- Teaching experience at the California State Polytechnic University, Pomona.

EXPERIENCE

Senior investigator

Federal Bank Auditor/Examiner

Commissioned Federal Thrift Regulator

Office of Thrift Supervision, U.S. Treasury, Irvine, CA 92705

March 1987 – May 2002

- Auditor-In-Charge; established scope of audit by reviewing previous audit reports, correspondence, internal controls, trend and variance reports, and significant changes in the banking industry; assigned, supervised, and evaluated audit team members performance during the audit; prepared audit reports; presented audit report and summary to the Board of Directors and Senior Management.
- Analyzed internal controls by observing transactions from origination to termination, preparing flow charts, observing separation of duties, and management's ability and practice of overriding internal controls.
- Reviewed Board of Directors ability to oversee management's actions in the establishment/achievement of goals; development and implementation of standards, policies, procedures; compliance with laws, rules, and regulations.
- Conducted loan portfolio reviews (including multi-million dollar commercial and real estate loans). Analyses included a review of borrowers character, capital, cash flow, and collateral pledged.
- Analyzed adequacy of Internal Audit functions. Reviewed the scope of the internal audits, qualifications of internal auditor(s), and work papers to determine if the Internal Auditors work could be used to limit the scope of the audit/examination.
- Conducted Compliance audits of financial records and Thrift Financial Reports for compliance with GAAP, laws, rules, and regulations.
- Classified assets substandard, doubtful, and loss. Conclusions were presented to the Board of Directors, Audit and Internal Asset Review Committees, and Chief Lending Officers.
- Analyzed the adequacy of Allowance for Loan Losses and the appropriateness of the provisions to the Allowance in accordance with GAAP.
- Utilized computer enhanced graphics to make presentations of complex matters to senior government executives, private sector attorneys, accountants, and other professionals.
- Conducted asset searches, researched laws and regulations, performed skip traces and lien searches using Lexus Nexus and West Law.
- Provided enforcement attorneys with the technical basis for setting appropriate and cost-effective courses of action. Provided technical background briefings to enforcement attorneys for dealing with other professionals such as accountants and investment bankers.
- Monitored Suspicious Activity Reports; performed evaluations to determine violations of federal laws and regulations; coordinated resolution with institution investigators, FBI, and law enforcement agencies; issued subpoenas for financial records and documents; conducted depositions; presented forensic evidence to enforcement and Assistant U.S. Attorneys; and subsequently issued numerous Notices and Orders of Prohibition to suspects who either confessed or were convicted of a felonious crime.
- Directed, reviewed, and coordinated the activities of field examiners, staff investigators, and other law enforcement agencies.

**Associate National Bank Examiner
Certified Electronic Data Processing Examiner**

Comptroller of the Currency U.S. Treasury, San Francisco, CA 94105

July 1979 – March 1987

- Conducted examinations of Edge Act Corporations (Foreign Banks with branches in U.S.) and their compliance with federal laws, rules, and regulations. Presented examination report to Sr. Management.
- Administered Electronic Data Processing audits of data processing centers by reviewing the adequacy of their disaster recovery plan, system of internal controls, controls for the origination and modification of software, controls over utility programs with data altering capabilities, and the competency of management.
- Analyzed and recommended the approval or rejection of applications for De Novo financial institutions. Analyzed the proposed operating plan and recommended approval or denial of Charter applications.
- Performed safety and soundness examinations of federally insured national banks and reviewed their financial statements for compliance with GAAP.

Lecturer, Teaching Associate

California Polytechnic University, Pomona, CA

January 1996 – June 1997

- Provided classroom instruction on accounting (principles, cost, and managerial) to undergraduate students. Prepared and presented lectures, examinations, and directed group discussions. Enhanced the students learning experience through the application of information in sub-specialty areas (i.e. HR mgmt., production/operations mgmt., information systems, marketing, finance)

LICENCES/CERTIFICATES

▪ Certified Public Accountant , State of California	Active Status
▪ Institute of Internal Auditors	Active Status
▪ Associate Certified Fraud Examiner	Inactive Status

EDUCATION

Bachelor of Science, Business Administration
Chicago State University, Chicago, Illinois

CPA Examination Preparation Courses

University of California, University Extension, Los Angeles, CA

- Completed 32 credits in Accounting (Principles, Intermediate, Cost, Federal Tax, and Advanced accounting) in preparation for the Certified Public Accounting Examination).

Continuing Professional Education

- CPA Ethics & Professional Conduct, H&R Block Income Tax, Small Business Tax Strategy, Tax Exempt Organizations, Audits of Not-For-Profit Organizations, Analysis of Financial Statements, AICPA Audit & Accounting Manual (I,II), Microsoft Access 2000, and Fair Value Accounting for Hedge Transactions.

SKILLS

Proficient in use of Microsoft Word, Excel, Power Point, Access, Front Page, Lexus Nexus, and West Law.

AWARDS

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- **U.S. Chief Counsel's Award:** Special commendation for superior performance of duty, initiative, and dedication to the mission of the Office of Thrift Supervision.
 - **Department of Justice, Major Frauds Section, Letter of Recognition:** Expert Witness, Forensic Accountant, and outstanding performance during the audit and prosecution of a major criminal fraud.